



FLY ME HIGH

Leads. Appointments. Sales.

My Secret Calling
Scripts I Used To Make
Over \$400,000 in My
First Year

Income Protection

Hi Is That first name. (YES)
Its John McCarthy calling from ABC You were just on our website 20 mins ago looking to compare income protection is that correct? (YES)

The reason I am calling John (pause) Is before I give you the comparisons (pause) I just need to check of a couple of questions to ensure we've got it right – is that ok?
Yes

Do you have any current medical conditions that may prevent you from being insured? (Listen)
And First name, you know there's four different types of income protection including ACC do you understand how these work and how the offsets work with private cover and ACC?

No- OK, let me explain?

Before I go into this do you have Income Protection?

Yes →

No →

- 1. When's a good time? (Give two options)
- 2. Then confirm 1-2 hrs of your time for 5 min of their time

Yes - great, so have you currently got Income Protection Cover?

Yes- So you're looking to compare what you have? (listen)

OK, so what we need to do is look at what you have and compare the policy features, then compare the price. Once we have this information we can make a valid decision on what to do next. Is your current policy with a **bank** of an **insurance company**? (Listen) Is your policy LOE, AV or Indemnity? (not sure) OK, Do you know the amount your covered for? (yes) OK. What I will do is run a set of product comparisons, then run a price comparison and at the same time I can show you what policy type (LOE, AV or Indemnity) is best for you. This way you will be better qualified to make a decision on whether what you've got is correct or if its worth changing at all. So

No – and a quick question, why did you want the cover? (listen,)

OK sounds a perfectly good reason to want it! Now. With Income Protection there's around 14 providers and 4 types of policies. My last calculation there's around 40 different polices to select from, including ACC. What I would like to do before you buy any insurance is help you understand what your options are with your income of x and your occupation of y. Regardless if you purchase or not you need to understand the free cover you already have with ACC and how this works with private income protection. You don't want to be paying twice do you (first name) So

Mortgage Protection

Hi Is That first name.

Its John McCarthy calling from ABC You were just on our Mortgage Protection website looking to compare Mortgage Protection is that correct?

Yes

The reason I am calling John (pause) Is before I give you the comparisons (pause) I just need to check of a couple of questions to ensure we've got it right – is that ok?

Yes

Do you have any current medical conditions that may prevent you from being insured? (Listen)
And First name, you know there's a few different types of Mortgage Protection (including ACC) do you understand how these work and how the offsets work with Mortgage Protection and ACC?

No- OK, let me explain?

Before I go into this do you have and Income Protection?

Yes _____>

No _____>

- 1. When's a good time? (Give two options)
- 2. Then confirm 1-2 hrs of your time for 5 min of their time

Yes - great, so have you currently got Mortgage Protection Cover?

Yes- So you 're looking to compare what you have? (listen)

OK, so what we need to do is look at what you have and compare the policy features, then compare the price. Once we have this information we can make a valid decision on what to do next. Is your current policy with a **bank** of an **insurance company**? (Listen) Is your policy based on your income or Mortgage Repyamnets? (not sure) OK, Do you know the amount your covered for? (yes) OK. What I will do is run a set of product comparisons, then run a price comparison and at the same time I can show you what policy is best for you and how this works with ACC. This way you will be better qualified to make a decision on whether what you've got is correct or if its worth changing at all. So

No – and a quick question, why did you want the cover? (listen,)

OK sounds a perfectly good reason to want it! Now. With Mortgage Protection there's around 14 providers and 2 types of policies. My last calculation there's around 25 different polices to select from, including ACC. What I would like to do before you buy any cover is help you understand what your options are with your income and your Mortgage. Your Mortgage is x and your income is y is that correct? Regardless if you take out the cover or not you need to understand the free cover you already have with ACC and how this works with private mortgage protection, they are very different and I want to explain to you why you would be paid more on claim should you be off work via an ACC claim than if you got ill. So

Trauma Cover

Hi Is That first name.

Its John McCarthy calling from ABC You were just on our Trauma insurance website 20 mins ago, looking to compare trauma insurance is that correct.

Yes

The reason I am calling John (pause) Is before I give you the comparisons (pause) I just need to check of a couple of questions to ensure we've got it right. Is that OK?

Yes

1. Great, I just need to quickly ask you, do you have any current 'major' medical conditions that may prevent you from being insured? (Listen)
2. And First name, do you know how Trauma Insurance works?

No- OK, let me explain?

Before I go into this do you have Trauma Insurance?

Yes

No

Yes - great, so have you currently got Trauma Cover?

Yes- So you 're looking to compare what you have?

OK, so what we need to do is look at what you have and compare the policy features, then compare the price. Once we have this information we can make a valid decision on what to do next. Is your current policy with a bank of an insurance company? (Listen) Then use the 9 conditions and 61 if they are with a bank. If they are with an insurance company focus on wording of policy via age, and gender.

No – that's ok, so why did you want to get Trauma insurance? (Listen)

So you know that you can pick any amount between \$50k and \$2M? And I can compare rates across 14 providers including the main banks. What I'd like to do (first name) is show you how it works as the banks may have similar pricing yet their policies are full of many holes and some insurance companies rank better with certain ages groups and gender. . .

1. When's a good time?(Give two options)
3. Then confirm 1-2 hrs of your time for 5 min of theirs

Life Insurance (COMPARE)

Hi Is That (first name) .

Its John McCarthy calling from ABC You were just on our Life Insurance site looking to compare Life Cover is that correct?

Yes

I have your comparisons in front of me but I just have a couple of questions regarding your situation is that ok?

Yes

1. You've enquired for \$400,000 Life Cover why do you need that insurance?
2. And is there any current health issues you may have that may prevent you from getting the cover?
3. And last of all do you understand the how the process works to get covered?

NO

Yes -> do you currently have life cover then?

OK. First of all (first name) as much as I'd like to sell you cover today I can't.

All I can do today is go over the comparisons you requested, select a company and give you FREE temporary cover while your application is in progress.

If we were to do your pre approval today it would take up to 10 days to get an answer back.

Once we get the pre approval done you still have 30 days to decide if you want the cover or not.

So, (first name) is 30 days enough time for you to think if you want to but the insurance or not?

YES



So what we can do is go over your comparisons now. Pick a company and apply
Then we can address the issue if you want to proceed in 10 days time. This process will take 20 min
Have you got time now?

NO



NOTES:

Go back to point 1: Why they enquired?

Or

Address the comparisons now and costs and confirm that is in their price range.